

FILED

LEON HUGGINS-RICHARD, SR.  
5755 Arcarro Ct. SE  
Lacey, WA 98503-7157

2014 AUG 29 PM 2: 01

(360) 259-9000

Bankruptcy Debtor

M.L. HATCHER, CLK.  
U.S. BANKRUPTCY COURT  
W.D. OF WA AT TACOMA  
BY \_\_\_\_\_ DEP. CLK.

**UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF WASHINGTON**

In

HUGGINS-RICHARD, LEON SR.

SSN: \*\*\*-\*\*-8293

Debor

Case No.: 14-44741

**CHAPTER 13**

**CHAPTER 13 PLAN**

**1. INTRODUCTION:**

- A. Debtor is eligible for a discharge under 11 USC § 1328(f).
- B. The Means Test Result shows that Debtor is an above median income debtor with positive monthly disposable income.

**2. PLAN PAYMENTS:**

LENGTH OF PLAN: 60 months

PLAN PAYMENT: Debtor shall pay \$800.00 per month. The Trustee shall deduct the Trustee's preset percentage fee from each payment.

DATE OF COMMENCEMENT: Plan payments shall commence no later than 45 days after the filing of the plan or the order for relief, whichever date is earlier, the debtor will commence making payments to the Trustee.

PAYMENTS: Plan payments shall be deducted from the debtor's bank account unless otherwise agreed to by the Trustee or ordered by the Court.

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3. **PLAN DURATION:**

The intended length of the plan is 60 months, and may be extended up to 60 months after the first payment is due if necessary for completion. The plan's length shall not be less than the debtor's applicable commitment period as defined under 11 U.S. C. §§ 1322(d) and 1325(b)(4).

4. **DISTRIBUTION OF PLAN PAYMENTS:**

Upon confirmation, the Trustee shall disburse funds received in the following order and creditors shall apply them accordingly:

A. **ADMINISTRATIVE EXPENSES:**

1. Trustee. The percentage set pursuant to 28 USC § 586(e).
2. Other administrative expenses. As allowed pursuant to 11 USC §§ 507(a)(2) or 707(b).

B. **SECURED CLAIMS:**

(Exclusive of debt secured only by home mortgages)

Payments will be made to creditors whose claims are filed and allowed pursuant to 11 USC § 502(a) or court order, as stated below. Unless ranked otherwise, payments to creditors will be disbursed at the same level. Secured creditors shall retain their liens until the payment of the underlying debt, determined under nonbankruptcy law, or discharge under 11 USC § 1328, as appropriate. Secured creditors, other than creditors holding long term obligation secured only by a security interest in real property that is the debtor's holding long term obligations secured only by a security interest in real property that is the debtor's principal residence, will be paid the principal amount of their claim or the value of their collateral, whichever is less, plus per annum un compounded interest on that amount from the petition filing date.

HOME MORTGAGE: (Debtor's principal residence)

CREDITOR	NATURE OF DEBT	ALLOWED CLAIM AMOUNT	MONTHLY PAYMENT AND HOW PAID
Greenplanet	Arrearage	\$40,030.60	\$667.17 X 60 months

PRIORITY CLAIMS: (To be paid in full without interest)

CLAIMANT	DESCRIPTION	CLAIM	MONTHLY PAYMENT AND HOW PAID
Thurston County Treasurer	Property Taxes	\$3,522.11	\$58.70 X 60 months

UNSECURED CLAIMS: All claims not specifically provided for above and those relegated to unsecured status above shall be paid as general unsecured claims, without priority, on a pro rata basis.

Unsecured Claims per Schedule F:	\$83,777.15
Unsecured portion of Secured Claims per Schedule D:	\$10,360.96
Total Projected Unsecured Claims:	\$94,138.11

Approximated Percentage Payback to Holders of Unsecured Claims (Unsecured Priority and Unsecured Nonpriority Claims) (per Schedules E and F)

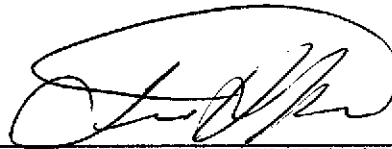
Note: The approximate payback to unsecured claims may be more or less depending on claims actually filed and allowed.

#### OTHER PROVISIONS:

1. All property of the estate under 11 U.S.C.A. § 1306 shall be and remain property of the estate and all stays remain in force and effect until conclusion of the case or other Order of the Court.
2. All claims will be treated as set forth above unless a creditor objects prior to the confirmation hearing and files a claim within ninety (90) days after the first date set for the meeting of creditors called pursuant to 11 U.S.C.A. § 341(a). Governmental units must file claims within 180 days after the order for relief.
3. Unsecured creditors without priority who fail to file a claim within the time stated in Paragraph 2 above, will not receive any distribution under this Plan.
4. All secured creditors shall retain their liens until conclusion of the Plan (except as to long-term secured debt, if any) thereafter, all secured creditors shall release all liens.
5. The above named Debtor is enjoined from incurring any debts without prior approval of the Court, except such debts as may be necessary for emergency medical or hospital care.

Dated: 8/28/2014

Respectfully submitted,

  
LEON HUGGINS-RICHARD, SR.  
Debtor In Pro Se